

In re:
Franco John Urban
Debtor

Case No. 24-11018-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 27, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

Recip ID	Recipient Name and Address
db	Franco John Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518
14868223	Christopher Paul Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518
14868235	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14868236	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14868230	illExotics, LLC, 1704 E Passyunk Ave Fl 1, Philadelphia, PA 19148-1518

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Mar 28 2024 00:40:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BCCSHUBERT.COM	Mar 28 2024 04:29:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Mar 28 2024 00:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 28 2024 04:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2024 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 28 2024 00:40:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14868217	Email/Text: bncnotifications@pheaa.org	Mar 28 2024 00:40:00	AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14868218	+ Email/Text: backoffice@affirm.com	Mar 28 2024 00:41:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14868219	EDI: GMACFS.COM	Mar 28 2024 04:29:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14868220	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 08:51:39	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14868227	Email/Text: megan.harper@phila.gov	Mar 28 2024 00:41:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14868221	EDI: CAPITALONE.COM	Mar 28 2024 04:29:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

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14868225	+ EDI: CITICORP	Mar 28 2024 04:29:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14868226	EDI: CITICORP	Mar 28 2024 04:29:00	Citibank/Best Buy, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14868228	Email/Text: bankruptcy@philapark.org	Mar 28 2024 00:41:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14868229	+ Email/Text: bankruptcy@firstelectronic.com	Mar 28 2024 00:41:00	First Electronic Bank, Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271
14868231	EDI: IRS.COM	Mar 28 2024 04:29:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14868222	EDI: JPMORGANCHASE	Mar 28 2024 04:29:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
14868232	+ EDI: NAVIENTFKASMSERV.COM	Mar 28 2024 04:29:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
14868233	Email/Text: fesbank@attorneygeneral.gov	Mar 28 2024 00:40:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14868234	EDI: PENNDEPTREV	Mar 28 2024 04:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14868234	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 28 2024 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14868237	+ Email/Text: bankruptcy@philapark.org	Mar 28 2024 00:41:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14868238	^ MEBN	Mar 28 2024 00:31:28	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14868239	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 28 2024 00:49:48	Regional Acceptance Corporation, Attn: Bankruptcy 1424 East Fire Tower Ro, Greenville, NC 27858-4105
14868240	+ Email/Text: rmcowell@slgcollect.com	Mar 28 2024 00:40:00	Saldutti Law Group, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925
14868241	EDI: SYNC	Mar 28 2024 04:29:00	Syncb/hdceap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868242	+ EDI: SYNC	Mar 28 2024 04:29:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14868243	+ EDI: SYNC	Mar 28 2024 04:29:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868244	+ EDI: SYNC	Mar 28 2024 04:29:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868245	EDI: SYNC	Mar 28 2024 04:29:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14868246	EDI: TDBANKNORTH.COM	Mar 28 2024 04:29:00	TD Bank, N.A., 1701 Route 70 E, Cherry Hill, NJ 08003-2390
14868247	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 28 2024 00:40:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14868248	EDI: USBANKARS.COM	Mar 28 2024 04:29:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14868249	^ MEBN	Mar 28 2024 00:31:23	U.S. Department of Justice, 950 Pennsylvania Ave

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14868250	+ EDI: LCIUPSTART		NW, Washington, DC 20530-0009
		Mar 28 2024 04:29:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14868251	Email/Text: bankruptcynotices@vivecard.com		
		Mar 28 2024 00:40:00	Vive Financial, Attn: Bankruptcy Attn: Bankruptcy, 380 Data Drive , Suite 200, Draper, UT 84020
14868252	+ EDI: WFFC2		
		Mar 28 2024 04:29:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14868224	*	Christopher Paul Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature: /s/Gustava Winters

Information to identify the case:			
Debtor 1:	Franco John Urban		Social Security number or ITIN: xxx-xx-5892
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 7 3/26/24
Case number:	24-11018-amc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Franco John Urban	
2. All other names used in the last 8 years		
3. Address	1704 E Passyunk Ave Apt 3 Philadelphia, PA 19148-1518	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: christine.shubert@comcast.net

For more information, see page 2 >

Debtor **Franco John Urban**

Case number **24-11018-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 3/27/24
7. Meeting of creditors	April 30, 2024 at 01:30 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/1/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	